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## DIGEST

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HB 31 Original

2020 First Extraordinary Session

James

**Abstract:** Prohibits risks classifications based on whether the insured is a widow or widower when determining rates.

Present law prohibits inadequate or unfairly discriminatory rates in a competitive market.

Present law prohibits rates from being excessive, inadequate, or unfairly discriminatory in a noncompetitive market.

Present law authorizes risk classifications based on any criteria except race, color, creed, or national origin.

Proposed law retains present law and further prohibits risk classifications based on a person's status as a widow or widower.

(Amends R.S. 22:1454(A))